

Information to identify the case:

Debtor 1	<u>Michele Ann Barry</u>	Social Security number or ITIN	xxx-xx-6125
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Robert Andrew Barry Sr.</u>	Social Security number or ITIN	xxx-xx-9192
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-24650-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michele Ann Barry

Robert Andrew Barry Sr.

11/10/20

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michele Ann Barry
Robert Andrew Barry, Sr.
Debtor(s)

Case No. 17-24650-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Nov 10, 2020

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Michele Ann Barry, Robert Andrew Barry, Sr., 21A Ironwood Lane, Old Bridge, NJ 08857-4595
516952118	+ Brclysbankde, Po Box 8803, Wilmington, DE 19899-8803
516952119	+ Cap1/justice, Po Box 30253, Salt Lake City, UT 84130-0253
516952127	+ Scott R. Miller, Esq., 203 Easton Avenue, New Brunswick, NJ 08901-1721
517058799	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 10 2020 22:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 10 2020 22:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516952120	EDI: CAPITALONE.COM	Nov 11 2020 02:18:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517147826	EDI: BL-BECKET.COM	Nov 11 2020 02:18:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517183754	+ EDI: BASSASSOC.COM	Nov 11 2020 02:18:00	Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
516952121	+ EDI: WFNNB.COM	Nov 11 2020 02:18:00	Comenity Bank/Inbryant, 4590 E Broad St, Columbus, OH 43213-1301
516952122	+ EDI: WFNNB.COM	Nov 11 2020 02:18:00	Comenity Bank/pier 1, 4590 E Broad St, Columbus, OH 43213-1301
516952123	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 10 2020 22:30:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
517124305	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 10 2020 22:51:04	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
516952124	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 10 2020 22:53:36	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
516952125	+ EDI: NFCU.COM	Nov 11 2020 02:18:00	Navy Federal Cr Union, Po Box 3700, Merrifield, VA 22119-3700
517063081	+ EDI: NFCU.COM	Nov 11 2020 02:18:00	Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000
517114445	EDI: PRA.COM	Nov 11 2020 02:18:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541

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517101100	EDI: PRA.COM	Nov 11 2020 02:18:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517101108	EDI: PRA.COM	Nov 11 2020 02:18:00	Portfolio Recovery Associates, LLC, c/o Rcs Direct Marketing/Orchard Bank, POB 41067, Norfolk VA 23541
517129671	EDI: Q3G.COM	Nov 11 2020 02:18:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516952128	+ EDI: RMSC.COM	Nov 11 2020 02:18:00	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
516952129	+ EDI: RMSC.COM	Nov 11 2020 02:18:00	Syncb/oldnavydc, Po Box 965005, Orlando, FL 32896-5005
516952130	+ EDI: RMSC.COM	Nov 11 2020 02:18:00	Syncb/tjx Cos, Po Box 965005, Orlando, FL 32896-5005
516952131	+ EDI: RMSC.COM	Nov 11 2020 02:18:00	Syncb/toysrusdc, Po Box 965005, Orlando, FL 32896-5005
516952132	+ EDI: RMSC.COM	Nov 11 2020 02:18:00	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
516952749	+ EDI: RMSC.COM	Nov 11 2020 02:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516952133	EDI: TFSR.COM	Nov 11 2020 02:18:00	Toyota Motor Credit Co, 4 Gatehall Drive, Parsippany, NJ 07054

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516952126		Residential Lease
516952134	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court., Toyota Motor Credit Co., 4 Gatehall Drive, Parsippany, NJ 07054

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 10, 2020 at the address(es) listed below:

Name	Email Address
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District/off: 0312-3

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Albert Russo

docs@russotrustee.com

Denise E. Carlon

on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Rebecca Ann Solarz

on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com

Scott R. Miller

on behalf of Joint Debtor Robert Andrew Barry Sr. srmbk@optonline.net

Scott R. Miller

on behalf of Debtor Michele Ann Barry srmbk@optonline.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6